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## *Affiliated Business Arrangement* – Disclosure Statement

To: Consumer

From: Cartus Corporation (“Cartus”)

This is to give you notice that Cartus Corporation (“Cartus”), a subsidiary of Realogy Holdings Corp. (“Realogy”) has a business relationship with the companies listed below in this Statement. , Realogy owns 100% of NRT LLC which owns 100% of each of the NRT entities listed below in this Statement. Realogy Services Venture Partner LLC, a subsidiary of Realogy, has a 49.9% ownership interest the mortgage lenders listed below. Realogy also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA®, AND SOTHEBY’S INTERNATIONAL REALTY® franchise systems. Because of the relationships, the referral of business to any of the companies listed below may provide us the related parties noted herein and/or their employees, a financial or other benefit. In addition, we may be paid a co-operative brokerage fee as a result of any referral to the listed real estate brokerage companies.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Company Name	Current Fees For Services						
<p><b>NRT LLC Real Estate Brokerage Companies and Other Franchisees</b></p> <p>In certain markets other NRT LLC subsidiaries provide a full range of residential real estate brokerage services under Coldwell Banker, Corcoran, CitiHabitats, Sotheby's International Realty, and ZipRealty trade names.</p> <p>In other markets, franchisees of Realogy subsidiaries provide a full range of residential real estate brokerage services as Better Homes &amp; Gardens® Real Estate, Coldwell Banker®, Century 21®, ERA® and Sotheby's International Realty®.</p>	<p>3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage.</p> <p>In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side.</p>						
<p><b>PHH Home Loans, also doing business as Cartus Home Loans</b></p> <p>Provides a full range of residential first mortgage loan products and services.</p>	<table border="0"> <tr> <td>Loan Origination Charge</td> <td>\$0.00 - \$810.00</td> </tr> <tr> <td>Loan Discount Fee/points<sup>1</sup></td> <td>0-5% of loan amount</td> </tr> <tr> <td>Application/Processing Fee<sup>2</sup></td> <td>\$0-\$810.00 (included in Loan origination charge above)</td> </tr> </table> <p>Actual charges may vary according to the particular circumstances underlying the transaction.</p> <p><sup>1</sup> The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.</p> <p><sup>2</sup> There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.</p>	Loan Origination Charge	\$0.00 - \$810.00	Loan Discount Fee/points <sup>1</sup>	0-5% of loan amount	Application/Processing Fee <sup>2</sup>	\$0-\$810.00 (included in Loan origination charge above)
Loan Origination Charge	\$0.00 - \$810.00						
Loan Discount Fee/points <sup>1</sup>	0-5% of loan amount						
Application/Processing Fee <sup>2</sup>	\$0-\$810.00 (included in Loan origination charge above)						
<p><b>BROMAC Title Services LLC dba EQUITY CLOSING, BROMAC Title Services LLC dba PLATINUM TITLE (JV) (Louisiana)</b></p> <p>Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing / Settlement Fee- \$200 - \$595  Cost to Issue Basic Owner's Title Insurance Policy:  \$100k Coverage:\$545.20  \$250k Coverage:\$1,220.20  \$500k Coverage:\$2,345.20  Simultaneous Lender / Mortgage Policy: \$100 or \$125 depending on if a basic or advantage policy is issued  Title Search and Exam Fee: \$200-\$400  Doc Prep: \$100-\$150  Notary Fee: \$150  Mortgage Release: \$75  Mortgage Cancellation / Release (if needed): \$75-\$110 each  CPL: \$25 if required  Miscellaneous Fees: Actual Cost</p>						
<p><b>BURNET TITLE HOLDING LLC d/b/a BURNET TITLE (Illinois)</b></p> <p>Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow/Closing/Settlement Fee \$925 to \$1,250 – effective 2/1/16  Owner's Title Insurance  \$250k Coverage (Advantage Policy) \$1350  \$500k Coverage (Advantage Policy) \$1850  Simultaneous Lender / Mortgage Policy: \$480  Gap Insurance: \$160  Water / Zoning Certificate (if Applicable): \$75/each (doesn't include city charges)  Chicago Zoning fee \$75  Release Fee (if Applicable): approx. \$52 (varies by county)  Courier Fee: Actual charge  Wire Fee: \$6  Pre-Closing Recording Service: \$75  Doc Prep: \$50 - \$100</p>						

Company Name	Current Fees For Services
<p><b>BURNET TITLE HOLDNG LLC dba BURNET TITLE (Wisconsin)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Seller's Settlement/Closing Fee: \$290-\$600  Buyer's Settlement/Closing Fee: \$315 - \$415 - Loan closing services. 2nd Loan closing: \$190; and \$75 Cash closing Admin Services Fee.  Completion Escrow: \$225  Construction Escrow: Min \$450 + additional draw fees; Escrow and draw fees are increased based on price + number of draws  Below is the range of fees for properties from \$100,000 to \$500,000 (You may call for pricing for amounts above \$500,000)  Owner's Title Ins.: \$630 to \$1,430 (based on purchase price)  Lender's Title Ins.: \$250 to \$350 (based on property type - simultaneous issue).  Gap Endorsement: \$100-\$300 (based on property type).  Payoff &amp; wire processing fee: \$25  Pre-closing Recording Services fees - only on CIT (2 deed) requests.\$30 per document + \$75 servicing fee  Doc Prep: \$50 - \$100  Preliminary Title Coordination: \$250  Special Assessment Letters: \$50-\$100 per tax key # (could be two charges per file. Once when title ordered, and again when an offer is rec'd).  Title Update: \$40 per update  In addition, for the CIT, depending on the age of the property, a Wisconsin Weatherization Stipulation might be required to record the first deed (will be needed any time there is a 2 deed process).  Wisconsin State Transfer fee charged for each deed depending on the sales price of the property - \$3/1,000.</p>
<p><b>BURNET TITLE SERVICES of INDIANA, L.L.C. (JV)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow / Closing / Settlement Fee- \$460  Cost to Issue Owner's Title Insurance Policy:  \$100k Coverage:\$337.5  \$250k Coverage:\$662.5  \$500k Coverage:\$1,162.5  Simultaneous Lender / Mortgage Policy:\$100 plus endorsements of \$50 each  GAP Insurance: \$0  Title Premium (ALTA 2013 Policy):\$0  Title Search and Exam Fee: \$300</p>
<p><b>BURNET TITLE, LLC dba BURNET TITLE OF WISCONSIN (Wisconsin)</b></p>	<p>(Optional) Sellers Prelim Property Report: \$450  Sellers Closing Administration Fee: \$525-\$750  Sellers per payoff verification and process fee: \$55  Buyers Closing/Settlement fee (cash or financed): \$300-600  Title search and Exam: N/A - included in premium  Owners Policy of Title Insurance: Variable charge depending on policy amount. \$375 premium for the first 15,000 of coverage and no more than \$3/\$1,000 of sales price thereafter.  Mortgagee Policy of Title Insurance: \$250 with the purchase of a "residential" Owners Policy or \$350 with a "non-residential" Owners Policy. Additional \$100 fee for any variable, arm, condo or PUD endorsements.  Closing Protection Letters "CPL": No charge</p>

Company Name	Current Fees For Services
<p><b>BURNET TITLE, LLC; BURNET TITLE LLC dba BURNET TITLE; BURNET TITLE LLC dba TRG COMMERCIAL; BURNET TITLE LLC dba TRG/TITLE RESOURCE GROUP COMMERCIAL (Minnesota)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>(Optional) Sellers Listing Prelim Property Report \$150-\$450  Seller(s) Closing Administration fee \$300-\$850  Seller(s) payoff verification and process fee \$55-\$200 per payoff  Buyer(s) Closing/Settlement Fee (cash sale) \$200-\$500(financed) \$300-\$700  Title Search and Exam service fee: \$500-\$750  Owner's Title Insurance: Variable charge depending on policy amount, (\$150,000 up to 1 million) not to exceed \$4.20/\$1,000. (Request quote for policy amount &gt;\$1 million).  Simultaneous Lender/Mortgage Policy: \$100 (if purchased with Owner's Title Insurance above)  Lender/Mortgage Title Insurance without Owners Title Insurance: Variable charge depending on policy amount (\$150,000 up to 1 million) not to exceed \$3.80/\$1,000. (Request quote for policy amount &gt; 1 million).  Lender required endorsements fees of \$100 each, if any  Miscellaneous Title Fees: \$0-\$400  Courier Fee: \$25 per package  Wire fee: \$25 per transfer  Closing Protection Letters "CPL": No Charge</p>
<p><b>Cascade West Title Company dba CW Title (JV)</b> Provides searches of public records that brings to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Title Rates:  Up to \$100,000: \$220 – \$878  \$100,001 - \$300,000: \$220 – \$1,537  \$300,001 - \$500,000 \$320 – \$2,131  \$500,001 - \$1,000,000 \$438 – \$3,535  \$1,000,001 - \$1,500,000 \$715 – \$4,446  The above rate range depends upon transaction type, property type, coverage type, applicable discounts, etc.</p> <p>Escrow Rates:  Range Escrow/ Closing / Settlement Fee- \$950 - \$3,000*  *Additional fees may apply depending on the value of the property/loan amount.  Charges in addition to the closing fees may be applied based upon the requirements of the transaction and services provided by the company</p>
<p><b>Cornerstone Title Company (California)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow Fee - Based on Sales Price  \$100k: \$450  \$250k: \$550.00  Up to \$300,000 - \$650.00  Up to \$400,000 - \$750.00  Up to \$500,000 - \$850.00  Up to \$600,000 - \$950.00  Up to \$700,000 - \$1,050.00  Up to \$800,000 - \$1,150.00  Up to \$900,000 - \$1,250.00  Up to \$1,000,000 - \$1,350.00  Up to \$1,250,000 - \$1,475.00/Over \$1,250,000 - \$1,600.00  Cost to Issue Owner's Title Insurance Policy:  \$100k Coverage: \$607  \$250k Coverage: \$1,018  \$500k Coverage: \$1,564  Simultaneous Lender / Mortgage Policy (80 - 90% Financing):  \$100k Coverage: \$282  \$250k Coverage: \$472  \$500k Coverage: \$725  Lender Endorsements: \$0 - \$100  Subescrow Fee: \$125, Wire Fees \$15</p>

Company Name	Current Fees For Services
<p><b>CYPRESS TITLE CORPORATION (JV), EQUITY TITLE COMPANY, GUARDIAN TITLE COMPANY (JV), PROGRESSIVE TITLE COMPANY (JV) (CALIFORNIA)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>1. Cost to Issue OTP:  \$100k Coverage: \$607 \$634.00  \$250k Coverage: \$1018 \$1,045.00  \$500k Coverage: \$1564 \$1,591.00  2. Simultaneous Lender / Mortgage Policy (80 - 90% Financing):  \$100k Coverage: \$271 - \$320 \$286.00  \$250k Coverage: \$472 \$485.00  \$500k Coverage: \$725 \$738.00  Lender Endorsements: \$0 - \$200  3. Subescrow Fee: \$125, Wire Out Fee \$25, Wire In Fee \$0</p>
<p><b>Equity Title Agency Inc.(JV) (Arizona)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow Fee when obtaining a new loan is an additional \$150 split between buyer and seller and \$60 RELO fee split between buyer and seller. \$100k: \$410 per side (includes the \$150.00 for the new loan fee) plus the \$60 RELO fee split between buyer and seller.  \$200k: \$485 per side plus \$60 RELO fee split between buyer and seller.  \$300k: \$535 per side plus \$60 RELO fee split between buyer and seller.  Cost to Issue Owner's Title Insurance Policy:  \$100k Coverage: \$803  \$200k Coverage: \$1,175  \$500k Coverage: \$2,000  Delivery Fees: \$50  Reconveyance Fee: \$75 per payoff  Endorsements: \$65 per Endorsement  Wire Fee: \$30 per wire</p>
<p><b>First Advantage Title LLC (JV) (Indiana)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing/Settlement Fee \$200 - \$445  Owner's Title Insurance  \$100k Coverage (ALTA 06) \$325-\$340  \$250k Coverage (ALTA 06) \$625-\$665  \$500k Coverage (ALTA 06) \$1125 \$1165  Endorsements \$50 each  Simultaneous Lender / Mortgage Policy: \$6.00-\$100.00  Title Search and Exam Fee: \$425 (\$150 buyer /\$275 seller)  Final Update of Title: \$25-\$35  Sales Disclosure: \$15  Courier Fee: \$0  Doc Prep: \$55  Wire Fee: \$0  Tieff: \$5.00 per policy issued  Recording Fee \$90 Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00- \$85.00; Closing Protection Letter for Kentucky as of August 1, 2014 \$75</p>
<p><b>GUARDIAN TITLE AGENCY, LLC (Colorado)</b>  Provides searches of public records that brings to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Rates calculated on a per \$5,000 of coverage basis.</p> <p>Up to \$100,000 \$760 – \$1014  \$300,000-\$1124 – \$1,416  \$500,000-\$1,488 – \$1,777  \$1,000,000-\$2,373 - \$2,708  \$1,500,000-\$3,168 - \$3,584</p> <p>Range Escrow/ Closing / Settlement Fee-\$150 -\$500*  *Charges in addition to the closing fees may be applied based upon the requirements of the transaction and services provided by the company</p>

Company Name	Current Fees For Services
<p><b>KEYSTONE CLOSING SERVICES, LLC dba TRG Closing Services (PENNSYLVANIA)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Effective as of July of 2012, there are no longer reissue rates. There are only "Sale" rates and "Non-Sale" rates in Pa. The following are the new fees:</p> <p>\$100k of coverage: Sale: \$1025.00, Non-Sale \$ \$899.25  \$250k of coverage: Sale: \$1880.00, Non-Sale \$1625.25  \$500K of Coverage: Sale: \$3305.00, Non-Sale \$2835.25  Settlement fee to Buyer: \$150.00 if do not close in Sewickley, PA office  If Loan transaction:  Doc Preparation fee: \$175.00  EDOC Retrieval Fee: \$65.00  Courier Fee: \$15.50  Wire Fee: \$20.00  CPL: \$125.00</p>
<p><b>KEYSTONE TITLE SERVICES (Philadelphia /NJ)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Philadelphia  100,000 coverage:</p> <p>Title-  \$100,000 - \$1025.00  \$250,000 - \$1880.00  \$500,000 - \$3305.00  Endorsements- \$150.00  Closing Protection Letter- \$125 (charged by underwriter)  Notary Fee- \$40</p>
<p><b>Lakecrest Title, LLC</b>  Provides relocation coordination services</p>	<p>Relocation Services Fee: \$650 - \$800</p>
<p><b>Landway Settlement Services (AK, AZ, CA, CO, HI,IA, ID, KS,MN,MO, MT, ND, NE, NM, NV, OR, SD, UT, WA,WI, WY)</b>  Provides equity and sales contract negotiation services, and coordinates the sale of home to a 3rd party buyer with a local agent.</p>	<p>Relocation Services Fee: \$620 - \$895</p>
<p><b>Mardan Settlement Services (CT, DC, DE, FL, GA, KY, IL,IN,MA, MD, ME, MI, MO, NH, NJ, NY, OH, NC, PA, PR, RI, SC, VA, VI, VT, WV)</b>  Provides equity and sales contract negotiation services, and coordinates the sale of home to a 3rd party buyer with a local agent.</p>	<p>Relocation Services Fee: \$705.00 - \$1,010.00</p>

Company Name	Current Fees For Services
<p><b>Market Street Settlement Group LLC, dba Horizon Settlement Services, dba Great East Title Services of Maine; Landmark Title; Closing Works; Market Street Settlement;</b></p> <p>Examination of title searches, issues title commitments and issues title policies providing title insurance</p>	<p>(Buyer side)  Escrow/Closing/Settlement Fee \$650-\$695  Owner's Title Insurance  \$100k Coverage (Enhanced Policy) \$330.00 / \$350.00  \$250k Coverage (Enhanced Policy) \$770.00 / \$875.00  \$500k Coverage (Enhanced Policy) \$1,320.00 / \$1,750.00  Simultaneous Lender / Mortgage Policy  Title Premium Fee included in #1  Title search Fee included in #1  Title Exam Fee included in #1  Title Abstract Fee included in #1  Miscellaneous Fees  Overnight Fee \$25.00  Power of Attorney preparation \$100.00  (Seller side)  Owners Title Insurance n/a n/a  Simultaneous Lender/Mortgage Policy n/a n/a  Title Premium Fee n/a n/a  Title Search Fee \$255 (if title search only)  Title Exam Fee n/a n/a  Title Abstract Fee n/a n/a  Wire/Bank Check Fee - \$35.00  Miscellaneous Fees  Overnight Fee \$25.00 / \$25.00  Deed / Power of Attorney preparation \$150.00 / \$100.00  Deed Prep (In NH the fee is \$255.00 which includes preparation of the STate Transfer forms PA34, CD57S &amp; CD57P)</p>
<p><b>Mercury Title LLC (JV) (Arkansas)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow/Closing/Settlement Fee: \$650 (split \$325 buyer/\$325 seller)  Owner's Title Insurance  \$100k Coverage \$325  \$250k Coverage \$625  \$500k Coverage \$1,125  Simultaneous Lender / Mortgage Policy: \$35 (provided limit of lender coverage is below limit of owner coverage)  Overnight Fee: \$25  Search Fee \$300 (\$150 buyer/\$150 seller)  Title Exam Fee: \$150 (Buyer)  Closing Protections Letter \$25 Update Fee \$35-\$40</p>
<p><b>Metro Title LLC (JV) (Kentucky and very few counties in southern IN)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing / Settlement Fee - \$275-\$480  Property Sales Service: \$445 (Relo Seller)  Owners Title Insurance Policy  \$100k Coverage - 453.75 + 5% (up to 11%) Municipal Tax if applicable  \$250k Coverage - 907.50 + 5% (up to 11%) Municipal Tax if applicable  \$500k Coverage - 1,663.75+ 5% (up to 11%) Municipal Tax if applicable  Simultaneous Issue Fee - 100.00  Title Search Fee - \$100-\$250 (Relo)  Title Exam Fee - \$125-225 (Buyer)  Courier Fee - \$25-\$50  Recording Fee for Deed: 20.00  Recording Fee for Mortgage: 80.00  Doc Prep Fee: \$25-\$100  Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00 Closing Protection Letter Charge for Kentucky effective August 1, 2014 \$75</p>

Company Name	Current Fees For Services
<p><b>MID-ATLANTIC Settlement Services, LLC (DC, DE, MD, N. VA)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>MD-Prince George's / Montgomery Counties –  Settlement Fee \$360.00 (buyer &amp; seller)  Title Abstract Fee \$200.00 and up  Title Binder \$95.00  Hand Recording Fee \$40.00  Judgments \$15/name  Courier Fees \$30/each  Wire Fees \$30/each  \$175/1, \$275/2, \$325/3  Release Tracking Fee \$45.00 (seller or borrower on a refi)</p> <p>Somerset/Wicomico/Worcester Counties-  Settlement Fee \$215.00  Title Exam Fee \$300.00  Title Abstract Fee \$175.00 and up  E-Document Retrieval \$10.00  Courier Fees \$30/each  Wire Fees \$30/each  Obtain Payoff/Secure Release Fee (seller or borrower of refi)  \$175/1, \$275/2, \$325/3  Hand Recording Fee: \$40  Release Tracking Fee \$45.00 (seller or borrower on a refi)</p> <p>All other MD Counties-  Title Abstract Fee \$125 and up  Title Exam Fee \$415.00  Title Binder Fee \$95.00  E-Document Retrieval \$10.00  Hand Recording Fee \$40-\$50  Courier Fees \$30/each  Wire Fees \$30/each  Judgments \$15/name  Obtain Payoff/Secure Release Fee (seller or borrower of refi)  \$175/1, \$275/2, \$325/3  Release Tracking Fee \$45.00 (seller or borrower on a refi)</p> <p>Virginia -Settlement/Closing Fee \$370.00 (buyer and seller)  Title Binder Fee \$95.00  Title Abstract Fee \$125.00  E-Document Retrieval \$10.00  Hand Recording Fee \$50.00  Document Prep Fee \$75 (seller) - Tracy Horstkamp  Courier Fees \$30/each  Wire Fees \$30/each  Obtain Payoff/Secure Release Fee (seller or borrower of refi)  \$75/1, \$150/2, \$225/3  Release Tracking Fee \$45.00  Insured Closing Letter Fee \$20.00 (buyer side only)</p> <p>DC-Settlement/Closing Fee \$400.00 (buyer and seller)  Title Binder Fee \$95.00  Title Abstract Fee \$300.00 and up  Hand Recording Fee \$25.00  E-Document Retrieval \$10.00  Courier Fees \$30/each  Wire Fees \$30/each  Obtain Payoff/Secure Release Fee (seller or borrower of refi)  \$75/1, \$150/2, \$225/3  Release Tracking Fee \$45.00 (seller or buyer on a refi)  Insured Closing Letter Fee \$50.00 (buyer side only)</p>



Company Name	Current Fees For Services
<p><b>National Coordination Alliance, LLC (National)</b> Provides relocation coordination services</p>	<p>Document Coordination Fee - \$500 Update Fee - \$100</p>
<p><b>NRT SETTLEMENT SERVICES OF MISSOURI LLC dba U.S. TITLE GUARANTY COMPANY, US TITLE (MISSOURI)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Escrow / Closing / Settlement Fee for Seller- should be \$930.00, with Title search fee deducted would be \$780.00 for a 2 deed; \$730.00 - should be \$880.00, with Title Search fee deducted would be \$730.00 - 1 deed. Buyer Closing Fee - \$395 Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: Title Premium ranges from \$82.50 to \$250.00; Title Service Charges \$727.00 * \$250k Coverage: Title Premium ranges from \$162.00 to \$450.00; Title Service Charges \$955.00 * \$500k Coverage: Title Premium ranges from \$294.50 to \$530.00; Title Service Charges \$1328.00 * Simultaneous Lender / Mortgage Policy: Title Premium \$3.00 - \$10.00 (depends on Underwriter); Title Service Charges; \$121.00 * Title Search Fee: \$150; Cancellation Fee: \$250. NOTE: If buyer opts not to purchase an Owner's Title Policy, the Title Premium and Title Service Charges will be based upon the loan amount. Miscellaneous Fees: Government Recording charges: (all deeds): Ranges from \$21.00 to \$24.00 for first page, \$3.00 to \$5.00 for additional pages (depends on County/City); If buyer closes at another title company they may charge a Delivery Fee or Exchange fee ranging from \$35.00 to \$75.00.</p> <p>• The Department of Insurance for the State of Missouri now requires all title companies to split the Title Premium and Title Service Charges. The Title Premium Ranges are from lowest, which would be if we have prior policy issued from the underwriter, to highest, which would be if we do not have a prior policy.</p>
<p><b>NRT Title Agency LLC (JV) (NJ)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing / Settlement Fee- \$300 - \$325 Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: \$525 \$250k Coverage: \$1163 \$500k Coverage: \$2225 Simultaneous Lender / Mortgage Policy: \$25 Title Search Fee: \$100 Endorsements range from \$25 (except for the exotic endorsements could be 10% or 20% of premium)</p>
<p><b>PROCESSING SOLUTIONS, LLC. (Texas)</b> Provides searches of tax records that bring to your attention the current state of your Real Estate Tax Account, including any Currently Due balances, as well as Past Due Balances and Penalties (if applicable)</p>	<p>Tax Certificate: \$99.95</p>
<p><b>REGENCY TITLE COMPANY LLC (JV) (Georgia)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Cost to Issue Lender - Owner Policy: \$100k Coverage:\$400-\$450 \$250k Coverage:\$925-\$1020 \$500k Coverage:\$1800-\$1970 Simultaneous Lender / Mortgage Policy: \$150 (issued with Standard Owners Policy) Simultaneous Lender / Mortgage policy: \$150 (issued with Homeowner's Policy) Title Services (Attorney, title search, commitment, admin, tax search fee):\$1100.00 (the \$1100.00 also includes the Insured Closing letter fee)</p>

Company Name	Current Fees For Services
<p><b>RIVERBEND TITLE LLC (JV) dba RIVERBEND TITLE AGENCY (Indiana)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing/Settlement Fee: \$400-\$445 Normally split between buyer and seller            Cost to Issue Owner's Title Insurance Policy:            \$100k Coverage (Alta 06) \$325            \$250k Coverage (Alta 06) \$625            \$500k Coverage (Alta 06) \$1125            Simultaneous Lender \$6.00-\$35            Title Exam: \$175 - \$350 (Split between Seller and buyer)            TIEFF: \$5 per policy issued            Sales Disclosure: \$30            Courier Fee: \$15-\$30 (if applicable)            Wire Fee: \$15-\$30 (if applicable)            Doc Prep: \$50-\$60            Processing Fee \$80            Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00</p>
<p><b>RT TITLE AGENCY LLC dba RESIDENTIAL TITLE AGENCY, RESIDENTIAL TITLE (JV) (Ohio)</b>            Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Cost to Issue Owner's Title Insurance Policy:            \$100k Coverage:\$429- \$635            \$250k Coverage:\$991- \$1,312.50            \$500k Coverage:\$1785-2,187.50            Simultaneous Lender / Mortgage Policy: \$100-\$200            Search Fee: \$200 - \$250            Endorsements: \$50 - \$250 each as required</p>
<p><b>SECURED LAND TRANSFERS dba GUARDIAN TRANSFER (Pennsylvania)</b>            Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>100,000 coverage:             Title- \$1025.00            Endorsements- \$150.00            Closing fee- \$50.00            Closing Protection Letter- \$125 (charged by underwriter)            Notary Fee- \$40            Mail Fee - \$25.00            Edoc Fee - \$70.00            Wire Fee - \$15.00            Tax Cert - \$25.00             \$250,000 coverage             Title- \$1880.00            Endorsements- \$150.00            Closing fee- \$50.00            Closing Protection Letter- \$125 (charged by underwriter)            Notary Fee- \$40.00            Mail Fee - \$25.00            Edoc - \$70.00            Wire Fee - \$15.00            Tax Cert - \$25.00             \$500,000 coverage             Title- \$3305.00            Endorsements- \$150.00            Closing fee- \$50.00            Closing Protection Letter- \$125 (charged by underwriter)            Notary Fee- \$40.00            Mail fee - \$25.00            Edoc - \$70.00            Wire Fee - \$15.00            Tax Cert - \$25.00</p>

Company Name	Current Fees For Services
<p><b>ST. JOE TITLE SERVICES LLC dba SUNBELT TITLE AGENCY, FLORIDA RELOCATION CLOSING SERVICES; TITLE RESOURCE GROUP AGENCY (Florida)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Closing / Settlement Fee - \$360.00 - \$810.00  Owner's Title Insurance Policy  \$100k Coverage- \$575  \$250k Coverage- \$1,325  \$500k Coverage- \$2,575  Simultaneous Lender / Mortgage Policy- \$100 - \$350  Abstract: \$130  Florida Form 9 Endorsement: 10% of Total Title Premium (if applicable)  8.1 Endorsement - \$50  Additional Endorsements - \$50 each</p>
<p><b>TERRA COASTAL ESCROW INC., TRG SERVICES ESCROW INC., WEST COAST ESCROW, (CALIFORNIA)</b>  Provides expert handling of all details in transferring the property in accordance with the real estate contract.</p>	<p>Escrow Fee - Based on Sales Price \$2.00 per \$1,000 plus \$210 base  \$100k: \$500  \$250k: \$700  \$500k: \$1200</p>
<p><b>Texas American Relocation Services (AL,AR,LA,MS, OK,TN, TX)</b>  Provides equity and sales contract negotiation services, and coordinates the sale of home to a 3rd party buyer with a local agent.</p>	<p>Relocation Services Fee: \$570 - \$1135</p>
<p><b>TEXAS AMERICAN TITLE COMPANY; TEXAS AMERICAN TITLE COMPANY dba INDEPENDENCE TITLE, TEXAS AMERICAN TITLE COMPANY dba INDEPENDENCE TITLE COMPANY (Texas);</b>  Provides title and settlement services</p>	<p>Closing/Settlement Fee: \$385.00 per side  Title Insurance premium between \$8.43 and \$6.11 per thousand dollars of policy coverage* *This range of charges covers, as an example, policies from \$100,000 to \$400,000, however the cost to you will differ depending on the policy amount.  Simultaneous Lender Policy: \$100 + any lender required endorsements (with purchaser of Owner's Title Policy).</p>
<p><b>TitleOne Corporation (ID)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>Settlement Fee: Based on purchase price, \$3 per thousand plus \$75  Owner's Title Insurance calculated based on price and loan amount:  \$250k Standard Coverage Policy: \$1161.00  Simultaneous Issue Lender's Policy: \$389.00  \$500k Standard Coverage Policy: \$1822.00  Simultaneous Issue Lender's Policy: \$587.00  Standard Endorsements: \$90  Additional Owner's Coverage: 10% of premium on residential  Release Fee \$68  Courier: actual charge  Wire Fee \$15  E Recording \$4.50/doc  E Doc Fee: \$10  CPL: \$25  Recording: \$10 for first page and \$3 for each additional for each document.  Mobile Notary Fee if Applicable: Up to \$250 for remote areas.</p>
<p><b>Title Resource Group Settlement Services, LLC (MI)</b>  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.</p>	<p>TRGSS-\$100,000.00 Basic OTP- \$706.50  \$250,000.00- Basic OTP- \$1239.00  \$500,000- Basic OTP is \$1,931.50  Simultaneous Lender/Mortgage policy is \$ 50% of basic owner's rate</p>

Company Name	Current Fees For Services
<b>Title Resources Guaranty Company ("TRGC") Title Insurance Premium</b>	Cost to Issue Standard Owner Policy: \$100k Coverage:\$245.00-\$1014.00* \$250k Coverage:\$531.00-\$1815.00* \$500k Coverage:\$1009.00-\$3240.00* Loan: \$100k Coverage:\$175.00-\$990.00* \$250k Coverage:\$437.00-\$1788.00* \$500k Coverage: \$819.00-\$3119.00* *The fees in your state may vary. For more detailed information, call Pam Hunter at (800) 526-8018
<b>Title Resources Guaranty Company (AL)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- \$100,000.00 Basic OTP- \$300.00 \$250,000.00- Basic OTP- \$637.50 \$500,000- Basic OTP is \$1,200.00 Simultaneous Lender/Mortgage policy is \$75.00
<b>TRG Settlement Services, LLP (GA)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- \$100,000.00 Basic OTP- \$340.00 \$250,000.00- Basic OTP- \$790.00 \$500,000- Basic OTP is \$1,540.00 Simultaneous Lender/Mortgage policy is \$100.00
<b>TRG Settlement Services, LLP (IN, KY, MS, ND, NE)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- *IN* \$100,000.00 Basic OTP- \$330.00 \$250,000.00- Basic OTP- \$630. \$500,000- Basic OTP is \$1,130 Simultaneous Lender/Mortgage policy is \$25.00 TRGSS-*KY* \$100,000.00 Basic OTP- \$412.50 \$250,000.00- Basic OTP- \$825.00. \$500,000- Basic OTP is \$1512.50 Simultaneous Lender/Mortgage policy is \$55.00 TRGSS- *MS* \$100,000.00 Basic OTP- \$400.00 \$250,000.00- Basic OTP- \$950.00 \$500,000- Basic OTP is \$1,700.00 Simultaneous Lender/Mortgage policy is \$50.00 TRGSS- *ND* \$100,000.00 Basic OTP- \$325.00 \$250,000.00- Basic OTP- \$625.00 \$500,000- Basic OTP is \$1,125.00 Simultaneous Lender/Mortgage policy is \$0 TRGSS- *NE* \$100,000.00 Basic OTP- \$407.50 \$250,000.00- Basic OTP- \$707.50 \$500,000- Basic OTP is \$1,207.50 Simultaneous Lender/Mortgage policy is \$75.00
<b>TRG Settlement Services, LLP (KS, NC, SC)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- *KS* \$100,000.00 Basic OTP- \$325.00 \$250,000.00- Basic OTP- \$625.00 \$500,000- Basic OTP is \$1,125.00 Simultaneous Lender/Mortgage policy is 30% of the basic rate premium TRGSS- *NC* \$100,000.00 Basic OTP- \$220.00 \$250,000.00- Basic OTP- \$460.00 \$500,000- Basic OTP is \$860.00 Simultaneous Lender/Mortgage policy is \$25.00 TRGSS- *SC* \$100,000.00 Basic OTP- \$330.00 \$250,000.00- Basic OTP- \$645.00 \$500,000- Basic OTP is \$1,170.00 Simultaneous Lender/Mortgage policy is \$100.00

Company Name	Current Fees For Services
<b>TRG Settlement Services, LLP (OH, TN)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- *OH* \$100,000.00 Basic OTP- \$575.00 \$250,000.00- Basic OTP- \$1312.50 \$500,000- Basic OTP is \$2187.50 Simultaneous Lender/Mortgage policy is \$00 TRGSS- *TN* \$100,000.00 Basic OTP- \$387.50 \$250,000.00- Basic OTP- \$762.50 \$500,000- Basic OTP is \$1,387.50 Simultaneous Lender/Mortgage policy is based on county
<b>Trueline Technologies LLC (JV) (OH,MD,VA,FL,TX,PA)</b> Provides coordination of Survey Documents in connection with Real Estate Closings	Ohio: \$160-\$250 Maryland: \$195-\$295 Virginia: \$275-\$400 (In the state of Virginia if they need a staked survey the cost is \$515 for a normal lot) Florida: \$325-\$495 Texas: \$375-\$600 Pennsylvania: \$250-\$495  Range of prices is applicable for roughly 95% of jobs performed. Each location will have large or unusual jobs that are priced above the range shown. In the state of Virginia if they need a staked survey the cost is 515 for a normal lot

**Acknowledgement of Receipt of Disclosure**

Cartus File #: **2786233**

I/We have read this Affiliated Business Arrangement Disclosure Statement and understand that Cartus is referring me/us to the above-described settlement service(s) and may receive a financial or other benefit as a result of this referral.

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Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Signature \_\_\_\_\_ Date \_\_\_\_\_

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Printed Name \_\_\_\_\_ Printed Name \_\_\_\_\_